

REMARKS

Interview

Applicant thanks Examiner Hamilton for the courtesies extended during the personal interview conducted with Bob Neufeld and Cliff Stanford on March 22, 2005. During that interview, Applicant's representatives discussed the features that distinguish the invention recited in Claim 1 from the main document (U.S. Patent Application Publication No. US 2003/0182227 A1 to Guzman) cited and applied in the Office Action mailed December 21, 2004. The Examiner did not comment on the patentability of the invention during the interview. The remarks below provide a written summary of the distinguishing features of the claimed invention. The parties did not discuss claim amendments during the interview.

Pending Claims

Claims 1-85 are pending in the present application, with Claims 1, 21, 35, 54, 63, 71, 76, and 81 being independent. Claims 71-75 and 81-85 are allowed. Claim 42 is objected to but would be allowable if rewritten in independent form. Claims 1, 9, 15, 21, 35, 44, 49, 54, 57, 60, 63, and 76 have been amended herein. No new matter has been added.

Allowable Subject Matter

Claims 42, 71-75, and 81-85

In the Office Action mailed December 21, 2004, the Examiner allowed Claims 71-75 and 81-85. The Examiner also stated that Claim 42 is allowable if rewritten in independent form. Applicant has not rewritten Claim 42 in independent form because Applicant submits that Claim 42's underlying base claim (independent Claim 35) is patentable, as discussed in detail below.

Claim 8

For the Examiner's convenience, Applicant notes that Claim 8 includes subject matter similar to that of allowable Claim 42. Additionally, the Examiner did not reject Claim 8 over any of the documents of record. As discussed below, Applicant has addressed the rejection of

Claim 8 under 35 U.S.C. § 101. Accordingly, Applicant submits that Claim 8 is allowable on a similar basis as allowable Claim 42.

Claims 76-80

Also for the Examiner's convenience, Applicant notes that Claims 76-80 include subject matter similar to that of allowed Claims 71-75 and 81-85, except that Claims 76-80 are directed to batch processing while Claims 71-75 and 81-85 are directed to file processing and item processing, respectively. Additionally, the Examiner did not reject Claims 76-80 over any of the documents of record. As discussed below, Applicant has addressed the rejection of Claims 76-80 under 35 U.S.C. § 101. Accordingly, Applicant submits that Claims 76-80 are allowable on a similar basis as allowed Claims 71-75 and 81-85.

Claim Rejections Under 35 U.S.C. § 101

In the Office Action, the Examiner rejected Claims 1-34, 54-70, and 76-80 as allegedly being directed to non-statutory subject matter. The Examiner stated that the body of each claim must recite technology to meet statutory requirements. In response, Applicant has amended independent Claims 1, 21, 54, 63, and 76 to recite a computer component that performs one of the recited method steps. Claims 2-20, 22-34, 55-62, 64-70, and 77-80 depend from amended, independent Claims 1, 21, 54, 63, and 76, respectively. Accordingly, Applicant submits that the rejection under 35 U.S.C. § 101 should be withdrawn.

Claim Rejections Under 35 U.S.C. § 102

In the Office Action, the Examiner rejected Claims 1-6, 9-13, 15-17, 19-23, 25-27, 29-31, 33-40, 43-47, 49-52, 54-55, 57-58, 60-61, 63-67 and 70 under 35 U.S.C. 102(e) as allegedly being anticipated by U.S. Patent Application Publication No. US 2003/0182227 A1 to Guzman (hereinafter "Guzman"). Applicant respectfully traverses that rejection.

The rejection under 35 U.S.C. § 102 encompasses independent Claims 1, 21, 35, 54, and 63. Each of those independent claims includes a feature regarding tracking the status of a

plurality of ACH processing events performed by an ACH operator. To be clear, although those claims recite the ACH operator in the preamble, Applicant has amended each of those independent claims by including the ACH operator in the element that recites the ACH processing events. Applicant submits that none of the documents cited by the Examiner, either alone or in combination, teach or suggest at least the feature of tracking the status of a plurality of ACH processing events performed by the ACH operator, as recited in each of the independent claims at issue.

Guzman is directed to a method of monitoring the status of an electronic transaction by presenting transactional status information to a merchant through a web browser. The electronic transaction can be an ACH transaction, which is described in the context of a check to ACH conversion transaction.

As Applicant understands, Guzman does not disclose, teach, or suggest processing of ACH files, batches, or items by an ACH operator. Guzman teaches a merchant-oriented transaction credit check or guarantee system, where the guarantor sends ACH transactions to a clearing house (ACH operator) for processing and settlement. Guzman does not disclose any implementation details for the ACH operator processing task. Accordingly, Guzman does not disclose any of the status monitoring or processing recited in independent Claims 1, 21, 35, 54, and 63 of the subject application. Guzman merely discloses providing a merchant-oriented status of a completed transaction (cleared or returned) or a status of pending (waiting for an indication of cleared or returned) if the transaction has not been cleared or returned. See paragraph 0061 of Guzman. That status information does not teach or suggest tracking the status of an ACH file during each of a plurality of ACH processing events performed by an ACH operator, as recited in independent Claims 1, 21, 35, 54, and 63.

Claim Rejections Under 35 U.S.C. § 103

In the Office Action, the Examiner rejected dependent Claims 7, 24, 28, 32, 41, 48, 53, 56, 59, 62, and 68 under 35 U.S.C. 103(a) as allegedly being obvious over Guzman in view of U.S. Patent Application Publication No. US 2003/0065941 A1 to Ballard et al. (hereinafter "Ballard"). Applicant respectfully traverses that rejection.

The Examiner stated that Guzman disclosed all of the elements of the rejected claims except for the feature of graphically depicting errors in the header information of the ACH files, batches, or items. For that feature, the Examiner cited Ballard as allegedly disclosing a graphical depiction of an error in file, batch, or item header information. However, as Applicant understands, Ballard discloses only an alphanumeric error indication. "If this header line cannot be understood, an error is reported into a log file and an error response is written to the correlating FIFO." Paragraph 0050. Applicant submits that a log file and a written response would not include a *graphical* depiction of an error and at most would only include an alphanumeric description of the error. Accordingly, Applicant submits that none of the cited documents, either alone or in combination, teach or suggest the feature of graphically depicting errors in header information, as recited in each of Claims 7, 24, 28, 32, 41, 48, 53, 56, 59, 62, and 68.

The Examiner did not specifically address Claims 14 and 18 under § 103 in the Office Action. However, those claims recite a feature similar to the feature of the claims discussed in this section. Thus, Applicant also submits that none of the cited documents teach or suggest the similar feature recited in Claims 14 and 18.

Summary

Based on the above, Applicant submits that independent Claims 1, 21, 35, 54, 63, and 76 are patentable over the documents cited by the Examiner. Additionally, the remaining, non-allowed claims depend from one of the independent claims either directly or indirectly and are submitted to be patentable for similar reasons. The dependent claims also recite additional features further defining the present invention over the cited documents, and Applicant submits that the cited documents do not teach or suggest integrating those features into the presently claimed invention. Accordingly, Applicant requests separate and individual consideration of each dependent claim.

Conclusion

Applicant submits the foregoing as a full and complete response to the Office Action dated December 21, 2004. Applicant submits that this Amendment and Response addresses each item raised in the Office Action and respectfully requests allowance of the application. If any issues exist that can be resolved with an Examiner's Amendment or a telephone conference, please contact Applicant's undersigned attorney at 404.572.2809.

Respectfully submitted,



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